

FORM PTO 1449 ( <i>modified</i> )  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) ( <i>Use several sheets if necessary</i> )  Receipt date: 06/10/2008			ATTY DOCKET NO.  03292.101100	APPLICATION NO.  10/608,792 10608792 - GAU: 3626
APPLICANT  Anne O'Malley			FILING DATE  June 27, 2003	GROUP  3626

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

### FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

### NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	NON-PATENT LITERATURE DOCUMENTS
	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	2	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	3	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages
	4	KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages
	5	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	6	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
	7	LAMOND, "Credit Card Transactions Real World and Online" © 1996
	8	LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a> , 06/30/2000, 1 page
	9	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a> , 01/2001
	10	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a> , 02/02/2004, 2 pages
	11	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	12	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	13	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>
	14	ROBERTI, "TI Embraces Prox Card Standard", <a href="http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml">http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml</a> , 03/06/2003, 2 pages
	15	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, <a href="http://www.computerweekly.com/Article127889.htm">http://www.computerweekly.com/Article127889.htm</a> , 02/09/2004, 3 pages

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	FILING DATE  June 27, 2003	GROUP  3626

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	16	<b>ROSS et al., "Biometrics: Hand Geometry"</b> , <a href="http://biometrics.cse.msu.msuedu/hand_geometry.html">http://biometrics.cse.msu.msuedu/hand_geometry.html</a> , 02/26/2004, 2 pages
	17	<b>SCHMUCKLER, ERIC, "Playing Your Cards Right"</b> , <b>Forbes</b> , 12/28/1987
	18	<b>Sony, Philips to Test RFID Platform</b> , <b>RFID Journal</b> , 05/08/2003, 2 pages
	19	<b>WILSON, "Putting Their Finger on It"</b> , <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable</a> , 02/09/2004, 2 pages
	20	<b>"Core One Credit Union- Discover the Advantage"</b> , <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a> , Copyright 2001, (Last Visited 10/09/2002)

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